

EXHIBIT A TO RESPONSE

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

SAMUEL A. SCHWARTZ,)
Plaintiff,)
)
v.) CASE NO.: 07 C 6963
)
ABN AMRO MORTGAGE GROUP, INC.)
and CITIMORTGAGE INC.,)
Defendants.)

)

**DECLARATION OF SAMUEL A. SCHWARTZ IN SUPPORT OF THE
PLAINTIFF'S RESPONSE TO THE DEFENDANTS' MOTION TO DISMISS**

STATE OF NEVADA)
) ss.:
COUNTY OF CLARK)

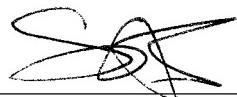
I, Samuel A. Schwartz, being duly sworn, declare as follows:

1. I am a pro se plaintiff and attorney at law and a member in good standing of the State Bars of Illinois and Florida. I make this Declaration in support of the Plaintiff's Response (the "Response") to the Defendants' Motion to Dismiss (the "Motion").

2. This Declaration is based on my personal knowledge and I am the owner of record of condominium unit 1705, 600 North Kingsbury Street, Chicago, IL 60610 (the "Property"). I have reviewed my files and records in connection with the matters raised in the Motion and the Response, as well as the assertions made in the Complaint related to those pleadings.

3. I did not execute a contract authorizing either the Defendants or their agents to charge a yield spread premium in connection with my purchase of the Property, nor was I ever told that I could pay an additional \$5,811.25 at closing and reduce my monthly interest payments.

4. Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.



Samuel A. Schwartz, Plaintiff